



Order Filed on September 6, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**  
**LAVERY & SIRKIS, ESQUIRES**

Joan Sirkis Warren, Esq.  
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I.D. #JW4841  
Attorney for Debtor, Edward M. Drake

In Re:

Edward M. Drake

Case No.: 16-27200

Adv. No.:

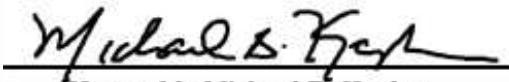
Hearing Date:

Judge: MBK

**ORDER AUTHORIZING THE MODIFICATION OF  
THE DEBTORS MORTGAGE PAYMENT**

The relief set forth on the following pages, numbered two (2) through two (2) is  
hereby **ORDERED**.

DATED: September 6, 2017

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

(Page 2)

Debtor: Edward M. Drake

Case #16-27200

Caption of Order: Order Approving Modification of Mortgage Payment

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The following order is hereby entered:

Upon consideration of debtor(s) motion for an order approving modification of mortgage payment for property located at 76 Valley View Road, High Bridge, NJ, it is hereby ORDERED that:

1. The debtor(s)'s application to enter into a mortgage modification is hereby approved.
2. If pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within ninety (90) days of the date of this Order. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
3. If post-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition order, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
4. The Debtors shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Edward M Drake  
Debtor

Case No. 16-27200-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2017.

db +Edward M Drake, 76 Valley View Road, High Bridge, NJ 08829-1318

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 10, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Andrew L. Spivack on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com

Denise E. Carlon on behalf of Creditor U.S. BANK TRUST, N.A. as Trustee for LSF9 MASTER PARTICIPATION TRUST by CALIBER HOME LOANS, INC. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Joan Sirkis Warren on behalf of Debtor Edward M Drake joan@joanlaverylaw.com

Nicholas V. Rogers on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com

TOTAL: 6